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Tom Rinearson, Superintendent

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Explanation of Benefits

Oregon Educator Benefits Board (OEBB)

- **Every employee must enroll every year to receive benefits.** Benefits within OEBB are medical only. Failing to complete this process results in lesser benefits assigned to the employee by the district.
- Dental and vision are not part of OEBB.

MODA

- Health care coverage provider through the group of Oregon Educator Benefits Board (OEBB)

Synergy Network

- One of the two plans available; a Medical Home.
- Employees are required to use their Medical Home and be referred to other providers through their medical provider

Preferred Provider Organization (PPO) Network (sometimes called Statewide)

- One of the two plans available
- Employees can use any MODA provider in the state

Plan Dogwood

- Synergy Dogwood, no monthly out of pocket
- PPO Dogwood, includes \$124.69 monthly out of pocket for classified, certified, and administrative
- Employees participate in the Group Health Reimbursement Arrangement (HRA-105)

Group Health Reimbursement Arrangement Section 105 (HRA)

- LCSD preferred plan as it is improved plan coverage with lesser deductible (\$1,600 to a \$650 deductible)
- Available with Plan Dogwood only

Diversified Benefits Service (DBS)

- Company that services our Section 105

Plan Evergreen

- *Only available to grandfathered employees prior to 9-1-2015*
- Synergy and PPO Evergreen no monthly out of pocket
- Synergy and PPO Evergreen have a monthly Health Savings Account (HSA) contribution

Health Savings Account (HSA)

- *Only available to grandfathered employees as of 9-1-2015*
- For employees on Plan Evergreen in either Synergy Network or PPO Network

Opt-Out with Insurance Waive

- Employees who decline benefits through OEBB and also decline the district contribution towards the medical cap

Opt-Out with Individual HRA VEBA

- Employees who decline benefits through OEBA, and have an *Individual* Health Reimbursement Arrangement (HRA) VEBA. The District contributes 50% of the medical cap.
- Employees must provide proof of other medical coverage in order to participate in the HRA VEBA.

Willamette Dental

- One of two dental plan options
- Must use Willamette's facilities
- Comes with orthodontia (only provided in the valley)

Fee-For-Service Dental

- Administered by Trusteed Plans Service Corporation (TPSC)
- One of two dental plan options
- Employees can use dental facilities of their choice

Trusteed Plans Service Corporation (TPSC)

- Vision plan regardless of the dental plan selected

Medical Home

- A specific clinic selected by the employee in which the employee can see any of the primary care providers (PCP) within that clinic. Seeking primary care services outside of an employee's medical home will result in a claim payment paid at the out-of-network level.

Flexible Spending Account (FSA)

- American Fidelity Assurance (AFA) provides this service
- Any employee can access this benefit
- All employees must meet with the AFA representative yearly to either opt-out or sign up for the upcoming plan year.
- Pre-tax savings account for medical or dependent care costs
- Called Section 125

LifeMap

- LCSD carrier for life insurance
- All employees working half time or more have this benefit
- Employees can purchase additional life insurance through LifeMap

Employee Assistance Program (EAP)

- Program provided to all employees working half time or more through LifeMap for counseling and other life balancing services at NO cost

Tax-Sheltered Annuities

- 403b-pre-tax retirement savings
- 457-pre-tax retirement savings
- Employees set these up independently with a tax-sheltered annuity provider.

Still have questions?

Contact Sharon Rogers at the LCSD Office

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